§64.2401

§ 64.2401 Truth-in-Billing Requirements.

- (a) *Bill organization*. Telephone bills shall be clearly organized, and must comply with the following requirements:
- (1) The name of the service provider associated with each charge must be clearly and conspicuously identified on the telephone bill.
- (2) Where charges for two or more carriers appear on the same telephone bill, the charges must be separated by service provider.
- (3) The telephone bill must clearly and conspicuously identify any change in service provider, including identification of charges from any new service provider. For purpose of this subparagraph "new service provider" means a service provider that did not bill the subscriber for service during the service provider's last billing cycle. This definition shall include only providers that have continuing relationships with the subscriber that will result in periodic charges on the subscriber's bill, unless the service is subsequently canceled.
- (b) Descriptions of billed charges. Charges contained on telephone bills must be accompanied by a brief, clear, non-misleading, plain language description of the service or services rendered. The description must be sufficiently clear in presentation and specific enough in content so that customers can accurately assess that the services for which they are billed correspond to those that they have requested and received, and that the costs assessed for those services conform to their understanding of the price charged.
- "Deniable" and "Non-Deniable" Charges. Where a bill contains charges for basic local service, in addition to other charges, the bill must distinguish between charges for which non-payment will result in disconnection of basic, local service, and charges for which non-payment will not result in such disconnection. The carrier must explain this distinction to the customer, and must clearly and conspicuously identify on the bill those charges for which non-payment will not result in disconnection of basic, local service. Carriers may also elect to devise other

methods of informing consumers on the bill that they may contest charges prior to payment.

- (d) Clear and conspicuous disclosure of inquiry contacts. Telephone bills must contain clear and conspicuous disclosure of any information that the subscriber may need to make inquiries about, or contest, charges on the bill. Common carriers must prominently display on each bill a toll-free number or numbers by which subscribers may inquire or dispute any charges on the bill. A carrier may list a toll-free number for a billing agent, clearinghouse, or other third party, provided such party possesses sufficient information to answer questions concerning the subscriber's account and is fully authorized to resolve the consumer's complaints on the carrier's behalf. Where the subscriber does not receive a paper copy of his or her telephone bill, but instead accesses that bill only by email or internet, the carrier may comply with this requirement by providing on the bill an e-mail or web site address. Each carrier must make a business address available upon request from a consumer.
- (e) Definition of clear and conspicuous. For purposes of this section, "clear and conspicuous" means notice that would be apparent to the reasonable consumer.

Note to \$64.2401: The following provisions, for which compliance would have been required as of April 1, 2000, have been stayed until such time as the amendments to §64.2401(a), (d), and (e) become effective (following their approval by the Office of Management and Budget and the publication by the Commission of a document in the FED-ERAL REGISTER announcing the effective date of these amended rules) and will be superceded by the amended rules: (1) That portion of §64.2401(a)(2) that requires that each carrier's "telephone bill must provide clear and conspicuous notification of any change in service provider, including notification to the customer that a new provider providing begun service." has §64.2401(a)(2)(ii), and (3) §64.2401(d).

[64 FR 34497, June 25, 1999, as amended at 65 FR 43258, July 13, 2000]